



P.O. Box 514387  
Los Angeles, CA 90051 4387

## Escrow Account Disclosure Statement

**Statement Date:** November 10, 2020  
**Loan Number:** REDACTED

**Property Address:**  
714 PINE ST  
KULPMONT PA 17834

REDACTED

JERAMY P COX  
714 PINE ST  
KULPMONT, PA 17834-1323

**Questions?** Visit our website @  
**www.PennyMacUSA.com**  
(800) 777 - 4001 (Se Habla Español)  
M - F: 6:00 AM - 6:00 PM PT  
Sat: 7:00 AM - 11:00 AM PT

### Annual Escrow Account Review

At least once each year, PennyMac Loan Services, LLC ("PennyMac") reviews your escrow account to make sure there is enough money to pay your property taxes and/or insurance premiums. This statement informs you of any adjustments to your monthly payment, shows you how much money you currently have in your escrow account and how much you will need in the next 12 months.

### Your New Mortgage Payment

During the next year, we expect your escrow account balance to have enough money to pay your taxes and/or insurance payments as they come due.

Description	Current Monthly Payment Amount	New Monthly Payment Amount
Principal and Interest	\$265.26	\$265.26
Escrow Payment	\$175.85	\$168.55
Escrow Reserve Payment	\$3.35	\$0.00
<b>Total Payment Amount</b>	<b>\$444.46</b>	<b>\$433.81</b>

Please start making the 'New Monthly Payment Amount' on January 1, 2021. Payments due prior to this date should be made at the 'Current Monthly Payment Amount' shown.

### Projected Escrow Account Activity

Over the next year, PennyMac expects to pay \$2,022.60 from your escrow account. Your new monthly escrow payment is \$168.55.

Escrow Item Description	Annual Amount	Monthly Amount
City Tax:	\$374.92	
Hazard Ins:	\$741.00	
School Tax:	\$298.64	
Mortgage Insurance:	\$608.04	
<b>Total Payments from Escrow:</b>	<b>\$2,022.60</b>	<b>÷ 12 = \$168.55</b>

### Projected Escrow Account Activity (Continued)

Below is a projection of escrow account activity from January 01, 2021 through December 31, 2021. These amounts may change when the actual payments become due.

Month	Escrow Deposit(s)	Tax Payment(s)	Insurance Payment(s)	Mortgage Insurance Payment(s)	Projected Balance
Beginning Escrow Balance					\$707.27
Jan 2021	\$168.55	\$0.00	\$0.00	\$50.67	\$825.15
Feb 2021	\$168.55	\$0.00	\$0.00	\$50.67	\$943.03
Mar 2021	\$168.55	\$0.00	\$0.00	\$50.67	\$1,060.91
Apr 2021	\$168.55	\$374.92	\$0.00	\$50.67	\$803.87
May 2021	\$168.55	\$0.00	\$0.00	\$50.67	\$921.75
Jun 2021	\$168.55	\$0.00	\$741.00	\$50.67	\$298.63
Jul 2021	\$168.55	\$0.00	\$0.00	\$50.67	\$416.51
Aug 2021	\$168.55	\$298.64	\$0.00	\$50.67	\$235.75 <sup>1</sup>
Sep 2021	\$168.55	\$0.00	\$0.00	\$50.67	\$353.63
Oct 2021	\$168.55	\$0.00	\$0.00	\$50.67	\$471.51
Nov 2021	\$168.55	\$0.00	\$0.00	\$50.67	\$589.39
Dec 2021	\$168.55	\$0.00	\$0.00	\$50.67	\$707.27
Ending Escrow Balance					\$707.27
Totals	\$2,022.60	\$673.56	\$741.00	\$608.04	

<sup>1</sup> Lowest projected balance.

### Your Escrow Balance

Based on the projected activity above, our review shows that your escrow balance has enough funds to pay your taxes and/or insurance as they come due.

Lowest Projected Balance	\$235.75
Minimum Required Balance	\$235.75

PennyMac requires a minimum balance up to one-sixth of the estimated total annual payments from your escrow account, unless state law or your mortgage contract requires less to help cover any unexpected increase in taxes and/or insurance. The minimum required balance does not include mortgage insurance.

## Escrow Account History

The following is the statement of activity in your escrow account from January 01, 2020 through December 31, 2020.

Last year, we anticipated that payments from your account would be made during this period equaling \$2,110.22. Your lowest monthly balance should not have exceeded \$247.90, or 1/6 of anticipated payments from the account, unless your mortgage contract or state law specifies a lower amount.

The table below shows the Projected and Actual account history for the previous escrow account period.

Payments			Disbursements			Escrow Balance		
Month	Projected	Actual	Projected	Description	Actual	Description	Projected	Actual
Beginning Escrow Balance							\$703.43	(\$1,584.52)
Jan 2020	\$175.85	\$0.00 *	\$51.90	MIP/PMI	\$51.90	MIP/PMI	\$827.38	(\$1,636.42)
Feb 2020	\$175.85	\$179.20 *	\$51.90	MIP/PMI	\$51.90	MIP/PMI	\$951.33	(\$1,509.12)
Mar 2020	\$175.85	\$157.94 *	\$51.90	MIP/PMI	\$426.82 *	City Tax, MIP/PMI	\$1,075.28	(\$1,778.00)
Apr 2020	\$175.85	\$337.14 *	\$422.18	City Tax, MIP/PMI	\$51.90 *	MIP/PMI	\$828.95	(\$1,492.76)
May 2020	\$175.85	\$179.20 *	\$51.90	MIP/PMI	\$792.90 *	Hazard Ins, MIP/PMI	\$952.90	(\$2,106.46) <sup>2</sup>
Jun 2020	\$175.85	\$516.34 *	\$868.90	Hazard Ins, MIP/PMI	\$51.90 *	MIP/PMI	\$259.85	(\$1,642.02)
Jul 2020	\$175.85	\$337.14 *	\$51.90	MIP/PMI	\$50.67 *	MIP/PMI	\$383.80	(\$1,355.55)
Aug 2020	\$175.85	\$157.94 *	\$352.04	MIP/PMI, School Tax	\$349.31 *	MIP/PMI, School Tax	\$207.61	(\$1,546.92)
Sep 2020	\$175.85	\$179.20 *	\$51.90	MIP/PMI	\$50.67 *	MIP/PMI	\$331.56	(\$1,418.39)
Oct 2020	\$175.85	\$337.14 *	\$51.90	MIP/PMI	\$50.67 *	MIP/PMI	\$455.51	(\$1,131.92)
Nov 2020	\$175.85	\$179.20 *	\$51.90	MIP/PMI	\$0.00 *		\$579.46	(\$952.72)
Dec 2020	\$175.85	\$1,710.66 *E	\$51.90	MIP/PMI	\$50.67 *E	MIP/PMI	\$703.41	\$707.27
Ending Escrow Balance							\$703.41	\$707.27
Totals	\$2,110.20	\$4,271.10	\$2,110.22		\$1,979.31			




<sup>2</sup> Lowest actual balance.

An asterisk '\*' beside an amount indicates a difference from projected activity, either in the amount or the date.

The letter 'E' beside an amount indicates that the payment has not yet occurred, but is estimated to occur as shown.

At the time of analysis, PennyMac assumes that you will make all scheduled mortgage payments by or before the effective date of your new payment (shown in the Projected Escrow Account Activity section above).

## Other Important Information

How to Contact Us	 <a href="http://www.PennyMacUSA.com">www.PennyMacUSA.com</a> Available 24/7 on all your devices: PC, Tablet, and Mobile. <i>El sitio web y las declaraciones están disponibles en español.</i> <b>Go Paperless today!</b>	 <b>PennyMac Customer Service:</b> (800) 777 4001 M F: 6:00 AM 6:00 PM PT Sat: 7:00 AM 11:00 AM PT <b>Fax:</b> (866) 577 7205	 <b>PennyMac Loan Services, LLC</b> Attn: Correspondence Unit P.O. Box 514387 Los Angeles, CA 90051 4387 Notices of error or information requests <b>must</b> be mailed to this address.
How to Make a Payment	<b>Auto-Pay *</b> : Enroll in Auto Pay, on our website, to set up recurring payments from the bank account of your choice. <b>Pay Online:</b> Make a one time payment on our website.	<b>Pay-by-Phone:</b> (800) 777 4001 <i>(Fees may apply to use this service)</i> <b>Western Union:</b> Code City: <i>PennyMac</i> Pay To: <i>PennyMac Loan Services</i> Code State: <i>CA</i> ID Number: <i>Enter Loan Number</i>	<b>Check **:</b> Mail to PennyMac: <b>Standard Address:</b> P.O. Box 660929 Dallas, TX 75266 0929 <b>Overnight Address:</b> Attn: Lockbox Operations 20500 Belshaw Ave. Carson, CA 90746
Tax and Insurance Information	<b>Property Tax Bills:</b> If you receive a tax bill, you do not need to take any action. ( <b>Please note:</b> Supplemental/ Additional tax bills are the responsibility of the homeowner; PennyMac will pay them from the escrow account upon request.)	<b>General Insurance Questions:</b> (866) 318 0208 <b>Insurance Information:</b> Any time there is a change to your insurance policy please provide your insurance carrier the following information:  <b>Mortgagee Clause:</b> PennyMac Loan Services, LLC Its Successors and/or Assigns P.O. Box 6618 Springfield, OH 45501 6618	
Credit Reporting Information	We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.		
Important Consumer Information	This is an attempt by a debt collector to collect a debt and any information obtained will be used for that purpose. However, if your account is subject to pending bankruptcy proceedings or if you have received a discharge in bankruptcy, this statement is for informational purposes only and is not an attempt to collect a debt against you personally.		
Requests for prior payment adjustments: To request funds for a prior payment be applied differently, you <u>must</u> notify PennyMac within 90 days of the original transaction. After 90 days, we will only change the application of funds if the transaction was applied contrary to your documented instructions.			

\* If you are enrolled in a PennyMac Auto Pay program, and received a payment change notification, the new payment amount will be drafted on your scheduled draft date. (The principal curtailment amount will not change.) If you pay via online bill payment, please update the payment amount with your financial institution to ensure timely processing of your payment.

\*\* When you pay with a check, you authorize PennyMac either to use information from your check to make a one time electronic fund transfer (EFT) from your account, or to process the payment as a check transaction. When we use information from your check to make an EFT, funds may be withdrawn from your account on the same day PennyMac receives your payment. Please note that your financial institution will not send back your check. If funds are returned unpaid, a return service charge may be assessed to your loan whether processing your payment as a check or an EFT, as allowed by applicable law.

In accordance with the Fair Debt Collection Practices Act, 15 U.S.C. section 1692 et seq., debt collectors are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to: (i) the use or threat of violence; (ii) the use of obscene or profane language; and (iii) repeated phone calls made with the intent to annoy, abuse, or harass.

**NEW YORK** If a creditor or debt collector receives a money judgment against you in court, state and federal laws prevent the following types of income from being taken to pay the debt: 1) Supplemental security income (SSI); 2) Social security; 3) Public assistance (welfare); 4) Spousal support, maintenance (alimony) or child support; 5) Unemployment benefits; 6) Disability benefits; 7) Workers' compensation benefits; 8) Public or private pensions; 9) Veterans' benefits; 10) Federal student loans, federal student grants, and federal work study funds; and 11) Ninety percent of your wages or salary earned in the last sixty days. PennyMac Loan Services, LLC is registered with the Superintendent of the New York State Department of Financial Services (Department). You may obtain further information or file a complaint by calling the Department's Consumer Assistance Unit at 1 800 342 3736 or by visiting [www.dfs.ny.gov](http://www.dfs.ny.gov).

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**OREGON** Residential mortgage loan servicers are regulated by the Oregon Division of Financial Regulation. To file a complaint, call (888) 877 4894 or visit <http://dfr.oregon.gov>.



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